

For the employees of Blue Cross and Blue Shield of Florida

# WORKING TO MANAGE MEDICAL COSTS

Avoiding financial mistakes • Employee Appreciation Day photos • Opposition to the premium tax • Salary deferral • Service Aces • Health & You • James Mandeville • Adopt-a-School

# PROFILE



VOLUME 39  
ISSUE 6

## June contributors:

Bev Ames, Bill Bland, Don Cotton, Virginia Gail Crawford, Janet Crozier, Paulette Eison, Mel Hughes, Karen Morris, Ken Otis, Marjorie Phillips

## Editor

Rejeanne Davis Ashley

## Manager

Tom Gniech

*Profile* is produced monthly by the Public Relations division and is printed by the award-winning Corporate Print Shop for the employees of Blue Cross and Blue Shield of Florida.

All rights are reserved. This magazine or parts thereof may not be reproduced in any form without permission.  
Copyright © 1990.

## 1990 Awards

Jacksonville Golden Image  
Award for Best Magazine

Best Public Relations  
Printed Tool, Florida Public  
Relations Association

## FEATURE

4

### THE MAKING OF THE ANNUAL REPORT

Starring our own employees and featuring real providers, this year's annual report is all about managing medical costs. A behind-the-scenes look at what's involved in producing an annual report. Coming soon to an in box near you...

## DEPARTMENTS

3 **From The Top** -- The evolution of managed care.

6 **The Big Picture** -- News from around the nation.

8 **Employees Only** -- Managing your first million; fighting the premium tax; Health & You newsletters.

10 **Florida Focus** -- The Facilities Relocation Work Group tells it like it is; BCBSF tells kids to get off the couch.

12 **In The Spotlight** -- James Mandeville's star performance; Janet Crozier's buried treasure; Employee Appreciation Day photos; service anniversaries and new employees.

19 **PostScript** -- The icing on the... muffin?

## SNAPSHOTS

12 **Career Corner** -- To be a good leader, you have to know how to be a good follower.

13 **Manager's Memo** -- When delegating, don't dump.

16 **For Your Benefit** -- Salary deferral makes good cents.

18 **Customer Service** -- Service Aces take their places.

20 **Take A Bite Out Of Crime** -- Vacation safety tips.

The planned theme for the August issue is education. Please send stories or suggestions to the Profile editor, Rejeanne Davis Ashley, c/o Public Relations, 3C, Jacksonville, Florida, 32202. You may FAX your articles to me at (904) 791-4127 or call me with story ideas at (904) 791-6329.

**On the cover:** Part of the team of BCBSF employees who are working to manage medical costs, K. C. Brindle is a Precertification Review nurse in Tampa. Story on page 4.  
**Christina Hope/Photographer.**



# Evolution And Revolution

By Ken Otis, executive vice president of  
Marketing and Health Care Services

**A**lmost overnight, our industry changed. In the past, our private business centered around assuming risk, acting as a financial intermediary and processing health insurance claims. Now we are really a managed care company, one that's primarily involved in arranging for the delivery of health care. It's a very different business, and it's rather startling to wake up and discover that you're doing very different things than you've ever done before, that the world has changed.

Our managed care approach is the result of an evolution of thinking and a revolution in products.

Two products, our preferred provider organization and health maintenance organization, were both leaders in the revolution. They represented tremendous victories for the company in terms of being able to design new products and get them to the marketplace and also in terms of convincing providers to join with us against, at the time, overwhelming objection and resentment.

Establishing and developing effective relationships with providers to negotiate better prices for our customers were critical elements of early HMOs and PPOs.

Today, we know a lot more about both health maintenance organizations and preferred provider organizations. We've built on their strengths and improved the products

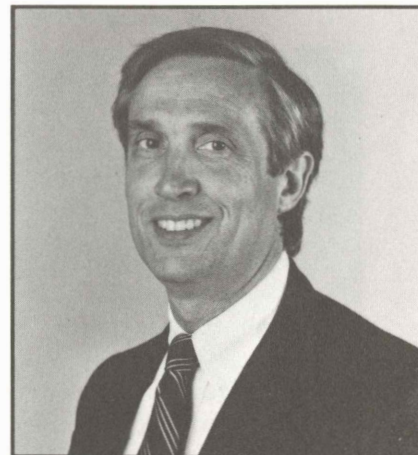
substantially. We've also recently extended many of the managed care concepts -- negotiating with providers, managing price and number of services provided -- to our traditional products through purchasing of hospital services (PHS), purchasing of physician services (PPS) and other utilization management arrangements.

Early HMOs and PPOs included arrangements to manage use, but they primarily focused on the price of care. Now, in all our lines of business, we're putting greater emphasis on utilization management.

We're also recognizing the value of early intervention. This includes encouraging providers to take good care of patients early in the treatment process, or to treat chronic cases before they are in the hospital, to save lives and money.

Ultimately, of course, our greatest concern is to have quality outcomes for our patients. We recognize that paying less for health care with less satisfactory outcomes is no bargain for anyone. But our experience with managed care has taught us that, lo and behold, better quality and lower cost can work together, rather than in opposition.

Another aspect of our managed care approach involves prevention and wellness. This means educating people about the importance of good nutrition, exercise and other positive



**It's rather startling to wake up and discover that as a business you're doing very different things than you've ever done before, that the world has changed.**

health habits. We know that people who smoke, have high blood pressure or are overweight are at greater risk for heart attacks, strokes and other illnesses, illnesses which can be very costly to treat.

We see a real value in encouraging people to share in the responsibility for managing medical costs by adopting healthier eating habits, by exercising appropriately, and by choosing good quality, cost-effective providers for their health care needs.

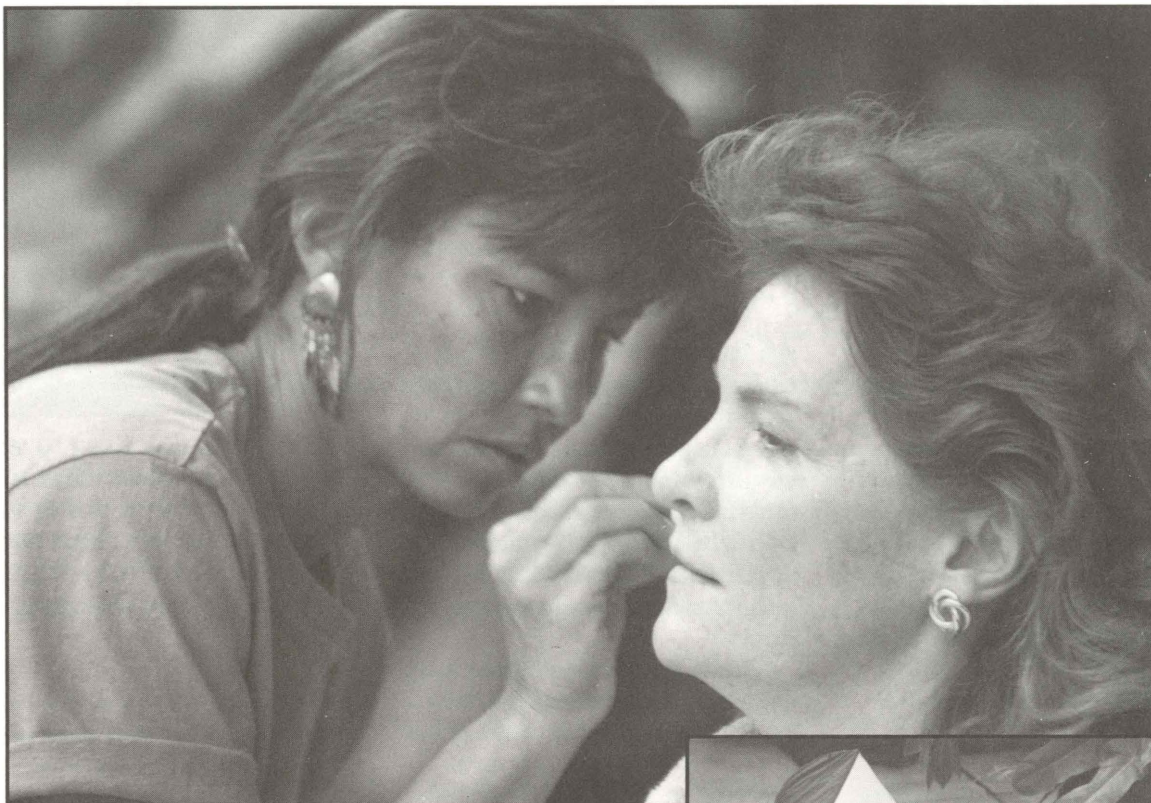
That's why, as an employee, you will see the company placing greater emphasis on health and wellness -- everything from smoking cessation to prenatal care to handling job stress.

By helping you understand that a healthy diet and exercise program benefits you physically and financially (in the form of lower premiums and medical costs), we hope to encourage you to take positive action to lead a longer, healthier life. The bottom line is that *your* well being is *our* well being!

# ANNUAL REPORT: THE CAST

# THE CREW

# THE EQUIPMENT



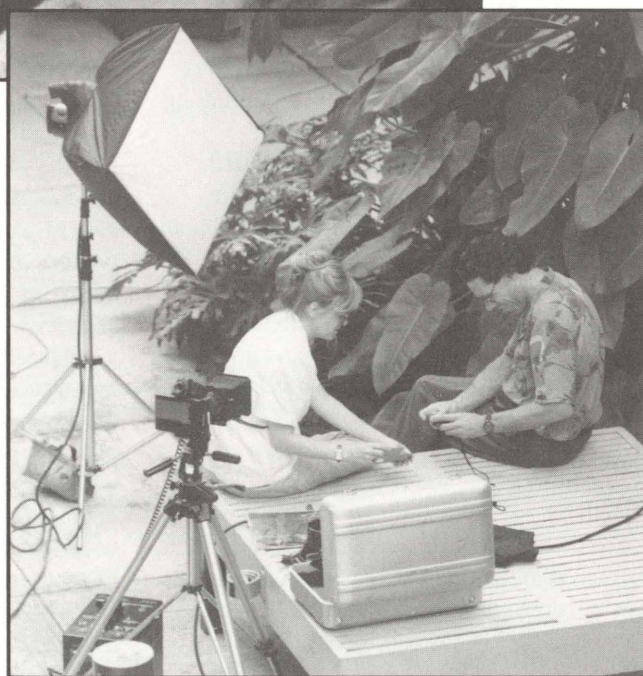
Carol Ronan sat very patiently while stylist Gerry O'Meara freshened her makeup. She very patiently posed for roll after roll of film. Then, after it was all over, she said, "I feel lousy. But I didn't want to mess up your plans and cause you to reschedule, so I came in spite of my cold." That's dedication!

**L**ike filming a movie, producing a 32-page annual report that summarizes Blue Cross and Blue Shield of Florida's performance for the past year requires careful planning, plenty of coordination and patience, and piles of equipment.

"I thought you'd bring one camera, shoot a few pictures and it would be over in about ten minutes" said several of the people featured in the annual report. Five BCBSF employees and two providers, a pediatrician and a pharmacist, were chosen to participate in this year's report.

Each session actually took about two hours to complete.

Unloading the equipment and setting it up took about a half an hour. As the photographer and the art director paraded past offices with tripod, battery pack, reflector panels, light boxes, film containers and camera cases, curious employees gathered to watch. Meanwhile,



Photographer Christina Hope and art director Tom Nuijens sit amidst the piles of equipment required for each photo.



the stylist rearranged furniture, clipped plants, selected props and freshened the makeup of the model.

The women, understandably, didn't mind their makovers nearly as much as the men did.

Once the equipment was set up, each model was posed and given props to hold. Then the photographer took several Polaroid shots to test the lighting and to make sure there were no stray strings, flyaway hairs or worrisome wrinkles that would ruin the final picture.

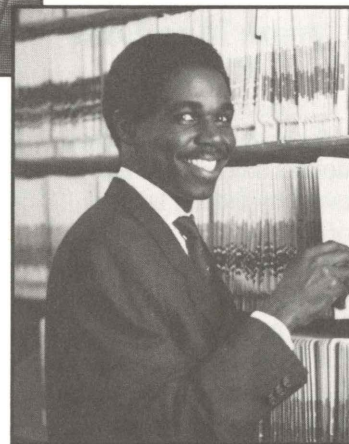
A few cans of hair spray and several straight pins held everything in place long enough to shoot anywhere from three to six rolls of film for each model. After posing and smiling for about thirty minutes solid -- not an easy thing to do when four people are poking and pulling and pinning -- the models were visibly relieved when the photographer announced she was finished.

This process was repeated seven times in six locations in four cities around the state. The photography for the annual report took about three weeks

Beverly Russell wasn't too sure about the bear at first. But after she warmed up to him, she dressed him up in a "Welcome Home" T-shirt and turned on a cover-girl smile. ▼



Ken Washington borrowed a jacket from a co-worker. To make it fit just right, the stylist pinned it in several places, and told Ken if he moved, she'd have to use a stapler. In his arm. Ken stayed put. You'd never know from this smile that he was afraid she meant it. ▼



▲ Hilda Andrade thrives on the contact she has with people. She interacts with pharmacists, doctors, nurses and social workers. She's currently the only case manager in the central region.

to complete. But what are pictures without a story?

The theme developed for this year's report is "managing medical costs," with an emphasis on the people "behind the scenes" who are working hard to control medical costs.

Putting the financial information together is also hard work. Deborah Bohler, who heads up the Financial Planning area, describes the process. "Basically, we go through an intensive effort in the Finance Division during the first six weeks of the year to finalize our financial

statements of the previous year to include them in the annual report.

"The subsidiaries prepare their own financial statements and we then consolidate them with BCBSF, the parent company. At the same time, Coopers and Lybrand, our external auditors, review our financial results so they can attest to their accuracy.

"As you can probably tell, a tremendous amount of work goes on in a very short period of time, and the entire corporation can probably hear our collective sigh of relief, when, in mid-February, the whole process is over."

Then the creative staff begins its work. Designer Tom Nuijens and illustrator Mike Barnhart of Robin Shepherd Studios; Vickie Robie in Creative Services; and Tom Gniech and Rejeanne Davis Ashley in Public Relations contributed to the final product. It is now being printed by Paramount-Miller, a Jacksonville-based print shop that specializes in annual reports.

Thirteen thousand copies will be distributed to employees, legislators and business decision makers around the state. Look for your copy in early July. ■



Jackie McKenzie blocked off ▲ several hours on her calendar; she'd been in a report several years earlier and knew just how long it would take. Throughout the two-hour photography session, she was patient and relaxed, as her picture proves.

## THE BIG PICTURE

### NATIONAL NEWS AFFECTING YOU AND THE BLUES

*The information and opinions expressed in these articles do not necessarily reflect the views of Blue Cross and Blue Shield of Florida.*

#### Medicare Program May Lose Billions

The Medicare program risks losing several billion dollars unless steps are taken by federal health officials to stop unnecessary payments on medical claims.

The Medicare program has been losing up to \$1 billion a year because it paid claims for which private health plans were liable, according to a report issued by Health and Human Services Inspector General Richard P. Kusse-  
row.

The Health Care Financing Administration (HCFA) has taken some steps to identify such payments, but they have not been effective in stopping unnecessary payments.

As a result, Kusse-  
row estimates that the Medicare program could lose \$2.7 billion over the next five years.

Nine insurance companies, including some of the nation's largest, are now being investigated by

federal authorities for failing to pay claims. In a separate report, Kusse-  
row asked HCFA to pressure private health insurers into reimbursing Medicare for the billions of dollars they should have paid previously. Under his proposal, insurers would have one year to voluntarily make restitution before being made subject to treble damages, plus costs for each claim uncovered by the government.

HCFA called Kusse-  
row's suggestions appealing, but has not backed it fully. -- *The Wall Street Journal*.

#### The Blues Are Market Leaders

While often discounted as competitors in the health insurance arena, Blue Cross and Blue Shield plans "are far and away today's market leaders," according to Joseph S. Mallory, senior vice president at Booz, Allen & Hamilton.

Writing in *Best's Review*, Mallory said the main struggle in the 1990s "will be waged among three powerful contenders -- Blue Cross and Blue Shield plans, large commercial insurers and national and local networks of providers/health maintenance organizations."

Each of these entities has major strengths and some important vulnerabilities, according to Mallory. For instance, the Blues and Provider

organizations have an advantage with smaller local groups, while the commercial insurers, with their coordinated, nationwide resources, have an advantage in their large national accounts. "However, these initial advantages will not necessarily dictate future results," he noted.

In 28 states, plans enjoy a market share in excess of 25 percent of the population -- typically six to eight times the share of the largest competitor.

"When well-managed, these dominant plans can make life very difficult for competitors. For example, in the 1980s, Blue Cross and Blue Shield of Virginia established the leading HMO organization in the state; dominated the PPO market; launched its own third party administra-

tor, re-negotiated provider contracts to obtain substantially improved discounts; maintained administrative costs at less than 10 percent of premium; and held contingency preserves at a comfortable level.

"By managing proactively and leveraging market share, the plan transformed a state with attractive economic and demographic characteristics into one that is relatively unattractive to most competitors," he said.

While well-positioned, well-managed plans are likely to dominate their markets over the next five years, many are vulnerable on several fronts, he noted. "Some Blues have relatively low market share; for example, in six states, their share represents less than 10 percent of the population.





# Survey Time

Surveys are like housework. You do them once, then six months later, you have to do them all over again.

I want to make sure you find *Profile* useful and interesting. Please take a few minutes to respond to the questions and tell me what's on your mind.

Return the survey cards to me through interoffice mail. I'm in the Public Relations department, located on 3C in the Riverside complex.

I'll use the information to make further improvements to *Profile* so it serves your needs and meet your expectations.

Thanks for all your comments so far, and special thanks to all who have contributed photographs, cartoons, articles and ideas.

A handwritten signature in black ink, reading "REJEANNE" in a stylized, cursive font.

Rejeanne Davis Ashley  
Profile Editor

**Profile magazine readership survey, June 1990**

**1. Do you find Profile informative?**

Very informative

Somewhat informative

Not very informative

Not at all informative

**2. Do you think the information in Profile is useful to you?**

Very useful

Somewhat useful

Not very useful

Not at all useful

**3. How much time do you spend reading Profile?**

5 minutes or less

6 to 10 minutes

11 to 15 minutes

More than 15 minutes

**4. Overall, do you like the editorial content, the illustrations and the photographs used in Profile?**

Yes

No

Comments:

**5. Which category best describes your job level?**

Non-exempt

Exempt/professional

Management

Other (please specify)



"In addition, one or more of their market niches -- HMO, PPO or TPA -- may be unprotected. Finally, some plans have problems in servicing accounts that have employees in more than one state. Moreover, well-managed competitors with smaller market shares now are also able to gain access to substantial provider discounts," according to Mallory.

He identified several developments in the next year or two that will help in identifying the industry's winners and losers. For example, plans are sponsoring several approaches to improve service to multi-state accounts. "More competitive administration combined with the ability to offer nationwide networks could establish the Blues as a major player in the jumbo market -- traditionally the domain of the large commercials," Mallory said.

While the Blues are formidable in some locations, they are weaker in others. "Many plans are too small to command provider discounts, build sophisticated systems, launch complex new products and take other steps necessary to compete in the 1990s markets. The recent affiliation of the Colorado, New Mexico, and Nevada plans is a potential answer. If successful, this could be a forerunner of affiliations and mergers that could strengthen the Blues in markets where they are vulnerable today," he said.

-- *Best's Review*



## Consumers Confused About HMOs

Consumers choosing health maintenance organizations as their health plans aren't always aware that their selection of doctors and access to specialists will be restricted, found a new study appearing in *Inquiry*.

The study examined how 296 new employees of a large university chose their health plan when offered the choice of a traditional Blue Cross and Blue Shield plan product and an HMO. The employer paid the full premium for both options.

While most people understood the characteristics of the traditional plan, the HMO was "less well understood, and those who chose this option were more poorly informed about it than those who chose the traditional plan," the study said.

Conducted by researchers at Rutgers University's Institute for Health, Health Care Policy and Aging Research, the study found that some new employees choosing the HMO mistakenly thought they had unrestricted

choice of doctors (17 percent), specialists (23 percent) and hospitals (25 percent). Nearly half thought they could see a doctor when out of town without prior approval.

The study also examined workers' priorities when selecting a health plan. People who chose a traditional coverage said they liked having the freedom to select their own doctors or stay with a doctor they had previously seen. A third priority -- getting an appointment with their doctor quickly.

In contrast, those selecting the HMO said getting an appointment with their doctor quickly was their first priority. Another priority: having doctors who are more concerned about patient's health than about cost.

The study also revealed that 35 percent of workers put more effort into making a car purchase than in choosing a health care plan. People researched health plans by reading pamphlets (80 percent), talking to friends and co-workers (56 percent) and attending benefits orientations (52 percent). Only 5 percent attended open houses

sponsored by the health facilities associated with the plans, and 22 percent called the plan to ask questions.

Half the respondents were not willing to pay money to avoid a plan that required them to change doctors. Of those willing to pay, 20 percent said they would pay no more than \$75 a year; 30 percent said they would pay more than \$76 a year; and 4 percent would pay in excess of \$500 a year.

*Inquiry* is the Blue Cross and Blue Shield Association's scholarly journal on health care organization, provision and financing. -- BCBSA

## Passive Smoking

The Environmental Protection Agency (EPA) has tentatively concluded that second-hand smoke causes 3,000 or more lung-cancer deaths annually and a substantial number of respiratory illnesses and deaths among the children of smokers.

The hazard of tobacco smoke to those who do not smoke has been an issue since the late 1970s, but until the EPA carried out its study over the past 18 months, there had been no official estimate that was based on the government's own research. If the draft report becomes final, with conclusions similar to those it has now, it will be the most important official action on passive smoking since 1986, when both the surgeon general and the National Academy of Sciences issued reports saying that it caused cancer and other diseases.

-- *The New York Times*

### EDUCATION AND ELUCIDATION FOR INQUIRING MINDS IN THE ORGANIZATION

## Common Financial Mistakes

By Lee Recca\*

Is your portfolio pitiful? Does your banker fall asleep when looking at your balance statement? Well, don't despair: now's the time for economic repair. Avoid these common mistakes as you work on your first million.

#### Income tax overpayment

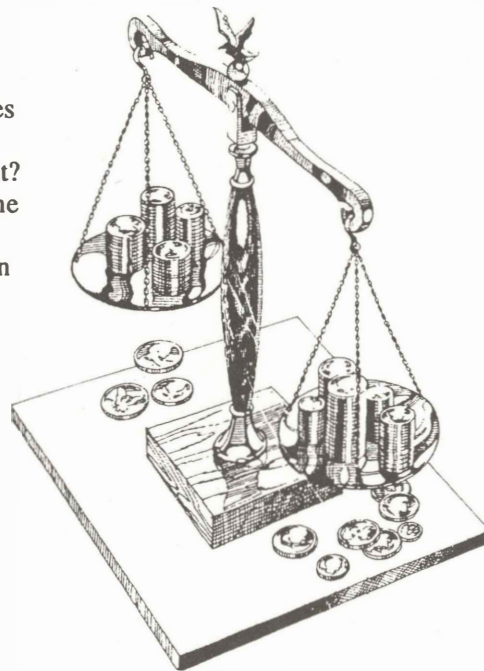
Income tax time seems to come around more than once a year. Despite all the publicity about tax cheaters, most people tend to overpay their tax, not claiming all their rightful deductions.

#### Tax underpayment

Fear of penalties is a reason many people overpay taxes, and rightly so. If your income jumps during the year due to a job change, extra work or an investment windfall, don't wait until the end of the year to adjust your tax payments. Have extra withholding taken from your paycheck or make quarterly estimated tax payments. This is important, because if less than 9 percent of your income tax is withheld, you could have a hefty penalty added to that larger tax payment.

#### No plan for retirement

To many people, retirement is that fuzzy area between the end of their career and death, filled with leisurely days of golf, sunning, cruising and marrying off children. Most people estimate that their retirement years will last little more than a decade. The reality is that if you retire at age 55 (a more common occurrence now), your retirement could last as long as your working years. What would you like to do during that time? How would you like to live? And, just as important, how are you going to pay for it? Retirement takes planning. More about that in a future column.



#### Estate taxes

While we're talking about planning for the later years, here's a mistake that is often the last one people make: if you die without a will or neglect to plan, your survivors might pay as much as 50 percent of any assets in estate taxes. The grim reaper, indeed!

#### Liquidity problems

"Liquidity" can loosely be defined as a measure of the amount of money you can lay your hands on at any given moment. Some people rush to invest

extra earnings for fear they will spend money if it's left lying around the house. Driven to the extreme, they may find it necessary to borrow to cover daily expenses. Other people might keep too much money liquid because they think they might need it. The person who stashes money in the cookie jar or its modern equivalent, the savings account, is a classic example. To solve these problems, write down your seasonal expenses -- the ones that occur once a year or quarterly, for example. Then if your income varies, chart the expected peaks and valleys. See how the income and outflows compare. Perhaps you might want to invest during the spring and summer to offset holiday expenses. If your income is constant, you'll need to set aside savings every month to get over the "peaks" in your expenses chart.

#### Excessive debt

This mistake often occurs for one of two reasons: a catastrophic problem or reverse that throws economic health into a tailspin, or a lack of awareness of day-to-day expenses and spending habits. Events that can have a severe impact on your pocketbook include health problems, loss of job, divorce, disasters, property damage, accidents, disability...need we go on? Although it's impossible to predict whether any of these setbacks will happen to you, it's safe to say that you're unlikely to bypass all of them during your lifetime. So establish a savings cushion, determine how much insurance you need and work with your employer to use benefits such as life and disability insurance to the maximum.

\* Lee Recca is an accredited business communicator with 15 years of experience in general and financial accounting. She prepared this article for FLITE, a weekly economic newsletter published by the Adolph Coors Company.





## Coming To A Mailbox Near You

Do you know how to trim the fat from your cookouts, calculate your target heart rate or live a longer, healthier life?

You'll learn all this and more when you receive your first issue of *Health and You*, a quarterly newsletter that will inform you about health and wellness matters in a friendly and interesting way.

Tom Gniech, Executive Communications manager and the coordinator of the new publication, says "*Health and You* is the result of a cooperative effort of many areas of Blue Cross and Blue Shield of Florida, including Operations, Product Management, Public Relations and the Regions."

*Health and You* will be mailed to local group members of our health maintenance organizations and preferred provider organizations in the five different regions across the state. Each of the ten versions of the newsletter are localized for maximum impact on readers.

The regional coordinators are Maria Sims, North Florida; Bill Freeman, Central Florida; Sue Keever, Northwest Florida; Pearl Franklin, South Florida; and Diane Goodman, West Coast.

Look for the newsletter to arrive in your mailbox in the coming week.

## Premium Tax

By Marjorie Phillips,  
Media Relations

Blue Cross and Blue Shield of Florida conducted a "grassroots" campaign in early May to inform most of our insureds about the threat of an increase in premium tax.

We wanted them to voice their opposition to the tax by contacting their legislators. Our effort was in conjunction with grassroots campaigns of other major insurers operating in Florida.

We sent letters to about 400,000 of our insureds -- those in small groups and direct-pay customers. These types of customers would struggle most to pay the higher

insurance premium caused by increases in our premium taxes.

Our customers responded with letters and phone calls to our elected officials opposing the taxation of necessities like health and auto insurance. The Florida Legislature decided not to raise premium taxes this year.

By helping our customers understand how important it was to oppose these increases, we held back the rising cost of health insurance.

To help you understand our efforts to oppose the premium tax, we put together a list of questions and answers about the issue. If you have any other questions, contact me in Public Relations or Steven Smith in Governmental and Legislative Relations.

### FLORIDA PREMIUM TAX

#### Questions and Answers

**Q: Why did we send these letters when no bill to raise premium taxes had been proposed in the legislature?**

**A:** We learned that some Florida legislators were seeking to raise taxes on insurance premiums without introducing a bill specifying an increase. Instead, a few legislators were planning to include the increase in a general budget bill. Because such a bill could pass within a day or two, we had to act as soon as we learned about discussions on increasing premium taxes.

**Q: What is a premium tax?**

**A:** The premium tax is a tax levied on insurance premiums. Insurers pay the tax — currently set at 1.75 percent — but generally reflect the tax in the premiums charged.

**Q: Why does the state tax insurance premiums?**

**A:** The Florida Legislature taxes insurance premiums to generate revenue. Without a broad-based revenue source, the Florida Legislature imposes many "piecemeal" taxes to fund the state's programs. It does seem counterproductive, however, for the Legislature to tax necessities such as health and auto insurance.

**Q: How much does BCBSF pay in premium taxes?**

**A:** In 1988, BCBSF became subject to the premium tax for the first time. In 1989, the Florida Legislature again increased the premium tax. We estimate that we'll have to pay \$6.95 million during 1990.

**Q: How did the campaign affect our relationships with legislators?**

**A:** Some legislators who were not involved in the discussions about raising premium taxes were surprised by our campaign, citing no proposed bill. During the last weeks of the legislative session, we had many opportunities to talk to legislators about why we conducted the campaign and our responsibilities for helping hold down our customers' health insurance costs. By the end of the session, we had overcome most misunderstandings. The Legislature did not increase premium taxes this year, but is expected to examine this revenue source again next year. In the interim, BCBSF will be working to educate our elected officials on the adverse impacts of premium taxes.

# Smooth Move

By Mel Hughes,  
Public Relations Technician

**Amenity.** A feature that increases attractiveness or value, especially of a piece of property; something that increases physical or material comfort. *Webster's Dictionary.*

The Facilities Relocation Work Group members are dedicated to making the relocation of Medicare and of Private Business as smooth as possible.

It's easier said than done.

A major aspect of our job is making recommendations to the Steering Committee and Executive Staff about amenities: like what kinds of amenities we'll have, or to what degree we'll have them.

Every member of the Facilities Relocation Work Group (see Profile, April 1990) brings unique skills to each meeting. Don Lunda has 40 years of experience in Human Resources. Helen Applegate is known for her ability to cut through amorphous details and see the shape of a problem. Bob Cooper has spent the last four years at BCBSF developing and implementing corporate initiatives involving both Government Programs and Private Business.

Still, there are no easy decisions. Some of the questions posed to us would daunt Wise King Solomon. And there are no quick decisions. There are emotional issues at stake; things that mean a lot to employees, questions that can't be settled by flipping a coin or going "eeny meeny..."

Questions such as parking. A relatively small number of employees actually park in the covered garage at the Tower Complex, but they were vocal about it. Employees with seniority enjoy their place in the garage. Other employees regard the garage as a status symbol.

After considerable discussion

about this issue, it was turned over to the Human Resources Division (HRD).

The HRD conducted a thorough study of the subject that included employee input from many sources. They also reviewed the parking practices of other major companies.

Assigned parking is not the norm. Most companies have open parking, so HRD came up with three possibilities: assigned parking, open parking, or "zoned" parking, where the lot is divided into different zones and employees park anywhere within their own zone. The work group discussed the advantages and disadvantages of each, debated the emotional impact to those who regarded assigned parking as a status symbol, and finally made a recommendation: open parking.

"Not everyone will like it," one work group member said. "But it's a question of pleasing a few or doing what we think is fairest to everybody."

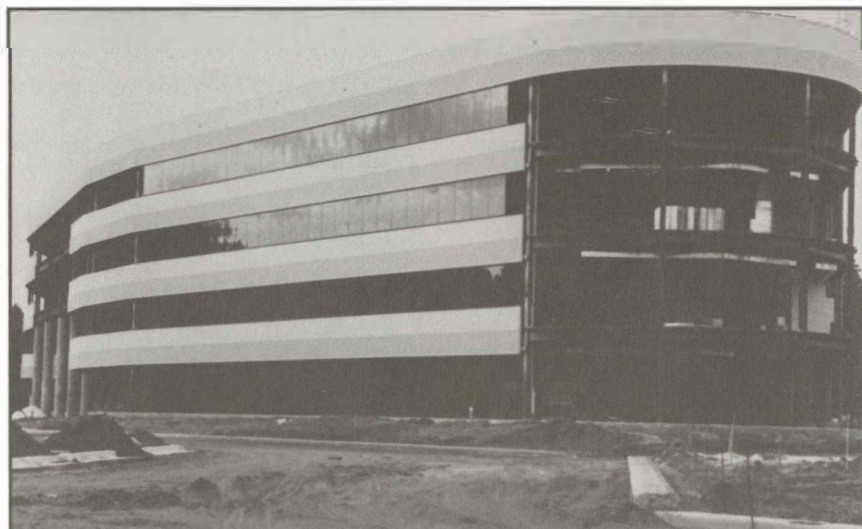
Sometimes an issue may be debated for weeks before a consensus reached and a recommendation made to the Steering Committee or Executive Staff. However, not all recommendations are accepted as presented. For example, there was the great smoking debate. Before a recommendation was ever made on this issue, it was a heated topic.

"Seventy-five percent of the employees want to ban smoking entirely, according to our survey," Don Lunda informed the group. Space in the new location was extremely limited, the workgroup reasoned, and where could the smokers go? Would they smoke in front of the building? What would visitors say about people smoking at a health care organization?

Of course, the smokers had a voice, too, and they raised it -- loudly. But in an effort to be fair to the majority, even smokers on the work group found themselves taking a hard line. "It's a new environment," someone finally said. "Let's make a new beginning." The result was a recommendation to ban smoking.

However, this was modified by Executive Staff, resulting in a continuation of the restricted smoking policy BCBSF currently has in force.

Other equally emotional issues are still being considered, and we want everyone to know that we're working on these things, that there are no easy decisions when employees' comfort and well-being are at stake, and that we are striving for a smooth relocation of both Government Programs and Private Business.





# 'Tater Tots

By Virginia Gail Crawford,  
Public Relations Intern

Imagine a room with 420 third- and fifth-grade students, all seated Indian-style on the floor. The atmosphere is calm and the room is quiet.

But not for long.

Suddenly their voices magnify in disbelief, as if someone has just told them there is no Bart Simpson, or even worse, Nintendo is being banned.

Well, almost.

Actually, the students at Windy Hill Elementary just responded to Coach Max Hedgecoth's news that only one student out of about 1,170 qualified for the highest physical fitness honor last year.

"What do you do?" asked John Laurence, Channel TV 12 sports announcer, in response to the comment. "Play Nintendo all the time?"

"Yeah!" came the unanimous shout from the students.

"Do you know how easy it is to get in good shape?" asked Laurence. "You just have to eat right and get enough exercise. If you do those two things, you'll be in good shape."

Laurence was first in a series of guest speakers for the Physical Fitness Week Activities held May 21 - 25 at Windy Hill Elementary. The activities were co-sponsored by Blue Cross and Blue Shield of Florida and the Duval County School Board under the Adopt-a-School program.

"We wanted them to know how important it is for children to keep in good shape at a young age," said Deborah Rosendale, marketing coordinator for the Northeast region at Blue Cross and Blue Shield of Florida.

Coach Hedgecoth agreed that it is essential for children to realize the importance of a healthy body.

"One of America's biggest problems is health -- heart problems," said Hedgecoth. "Young



*John Laurence, sportscaster for Channel 12, and Reggie Rogers, Director of Marketing for HMO, inspire some kids to get fit for life.*

people need to appreciate why they should stay fit so they won't become couch potatoes later. Some already are with Nintendo and such."

The speaker series of local role models was coordinated to bring BCBSF's good health and nutrition messages to the classroom. Each student received Blue Cross and Blue Shield of Florida shoelaces, and the winners of the physical fitness awards will receive T-shirts.

Mark McKown, head strength coach and assistant basketball coach at Jacksonville University, spoke to second and fourth graders; Chris Brock and Erik Reimer, lifeguards from Volunteer Life Savings Corp., were the guest speakers for the kindergarten and first grade students. Brock and Reimer instructed the students to "stretch out, maybe run in place a little, so you won't freeze up" when swimming.

After the lifeguards demonstrated stretching exercises, the

students watched a video entitled, "Longfellow's Whale Tales" which featured a cartoon whale narrating short stories of real-life children following water safety rules. The tales always showed the children daydreaming of bad situations occurring if they did not follow the safety rules. In the end, the children always decided to comply with the rules such as "Think so you don't sink," "Don't just pack it; wear your jacket" and "Look before you leap."

The students responded with enthusiastic applause, cheers, questions and comments at the end of each presentation.

"This afternoon I'm going to run around my block," said 9-year-old Ronnie Kirkland. "I'm the second fastest runner in the school."

Third-grader Donna Brown was also enthusiastic. "I feel like running around the whole school -- about 10 miles," she said. "Running is fun, but you've got to keep on huffin' and puffin'."

## Remembering The Victims

We were all horrified to learn of the GMAC massacre that took place on Monday, June 18 in Jacksonville.

In honor of the victims of the shooting, BCBSF flags were flown at half mast, Employees Club sent a wreath to the site, and all employees observed a moment of silence on Friday, June 22. In addition, the Employees Club sent a memo to all employees encouraging donations for the GMAC Survivors Trust Fund.

GMAC employees are one of our HMO-enrolled groups, and, as part of General Motors Corporation, are also one of our national accounts.

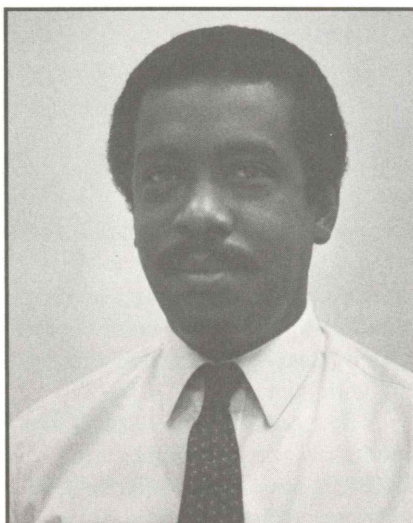
# Mutually Beneficial

By Virginia Gail Crawford,  
Public Relations Intern

All eyes are on James Mandeville. Literally. They are peering over the wall of his office cubicle. They are peeping through his doorway. They are gazing from down the hallway. And they're smiling.

"Give me five more minutes," says Mandeville, laughing at his co-workers' curiosity.

Mandeville, accounting supervisor for Blue Cross and Blue Shield of Florida, works well with people. That characteristic has been an asset during his successful term as president of the Jacksonville



Chapter of the National Association of Accountants (NAA).

"This has been a dynamic year," says Mandeville. "Currently we are one of the Top 10 chapters in the country, and there are over 200 chapters nationwide in our division. This is only the second time in

our 32-year history that we have accomplished this."

The Jacksonville Chapter membership has also increased during the past year.

"We have approximately 400 members," says Mandeville. "There are over 20 members corporate-wide [BCBSF] in the chapter."

But there's more good news.

Mandeville has recently been appointed one of 37 members to serve on the National Committee on Education for the NAA, based in Montvale, New Jersey. This committee submits recommendations for improving management accountants' compliance with standards established by the Financial Accounting Standards Board (FASB). The FASB is directly responsible for establishing standards by which all accountants are required to comply. The committee's primary objective is to promote continuing education for accountants.

"Our true role will be to promote and develop, review and revise programs that impact management of our profession from a continuing education perspective," says Mandeville.

Mandeville's credentials and professional knowledge will be a tremendous resource for the Committee on Education. He has earned a BS degree in Accounting and a BA degree in Accounting/Business Administration. Mandeville is the chairman of the Allocation Committee for United Way, the treasurer of Florida Health PAC, a member of Leadership Jacksonville, an instructor on the INROADS program and board member for the Children's Home Society.

But Mandeville sees his involvement on the Committee on Education for NAA, as well as the other organizations, as something quite unique for the organization and for Blue Cross and Blue Shield of Florida.

## CAREER CORNER

### Learn how to be a follower

If you want to be a good leader, you must learn to be a good follower.

Here are some suggestions from Dr. Arthur R. Pell, a consultant with Dale Carnegie & Associates Inc.:

- **Keep your** boss's boss off your boss's back.
- **Make your** boss look good. Help some of the less effective people in your department become more efficient. This makes your boss look better and shows that you have leadership potential.
- **Anticipate** your boss's needs. If you notice that your boss is becoming interested in some new technology, investigate how well it will promote the effectiveness of your department -- and do enough homework to be able to make recommendations.
- **Invest key time** in those things that are important to your boss. Know your boss's goals and be sure you do everything possible to help the boss reach them.
- **Don't be afraid** to call your boss's attention to matters of ethics, public image and judgment. Providing this service helps your boss do a better job and grooms you for leadership roles.

Source: Dale Carnegie & Associates Inc., 1475 Franklin Ave., Garden City, NY 11530



"One of the crucial and unique aspects of my involvement is the fact that it is a benefit for both," says Mandeville. "It's the publicity for the promotion of education. My name wouldn't be simply James Mandeville; it would be James Mandeville from Blue Cross and Blue Shield of Florida."

Blue Cross and Blue Shield of Florida is aware of this benefit and has been exceptionally supportive.

"One of the vice presidents, Charles Richards, has been very supportive," said Mandeville. "He attended my presidential installation. Also, my director, Ken Thurston, has become a member [of the Jacksonville Chapter of NAA]. Dennis Smith has also shown support. I couldn't do any of this without their support, and I thank them."

With this support comes the laughter of his friends and co-workers as they call him to join them for lunch.

"I'm coming," Mandeville says as he whisks his jacket over one shoulder and rushes down the hall, O. J. Simpson-style. Just as before, all eyes are on Mandeville.

## MANAGER'S MEMO

### When delegating, don't dump

The purpose and benefits of effective delegation are often lost because managers engage in indiscriminate dumping. Here are some problems associated with dumping:

- **Dumping** is typically done on the spur of the moment. "Here Pat, take care of this for me" or "I forgot about that meeting. Go and tell me what happens."
- **Dumping usually** does not take into account special skills, abilities and interests. The bottom line then is resentment on the part of the person selected.
- **Dumping ignores** the need for information, coaching and preparation for the task involved. It's a sink-or-swim approach -- and the drowning rate is high.
- **Dumping usually** reveals an anxiety to get rid of a problem by simply giving it to someone else.

To delegate effectively, you should:

- **Carefully select** the person to whom you delegate an assignment.
- **Assign** the authority -- and the support -- to get the job done.
- **Agree** on standards of performance and establish checkpoints.
- **Assess** the risks and provide for them.
- **Encourage** independent action.
- **Give** recognition when deserved.
- **Take** action when things go wrong.

Source: Dr. Roger Fritz, president, Roger Fritz & Associates Inc., 500 Technology Drive, Suite 104, Naperville, IL 60563



From L-R: Gwen Yates, Chief of Adult Services Division for the City of Jacksonville; Harold Bergman, recipient of the Lightbearer Award from the Mary L. Singleton Center; Mayor Tommy L. Hazouri; and BCBSF employee Janet Crozier, chair of the Singleton Center, bury the time capsule.

## Dig In!

The Mary L. Singleton Center celebrated its 10th anniversary with a dedication party on May 14.

Local dignitaries, including Mayor Tommy L. Hazouri and BCBSF Senior Advocate Janet Crozier, attended the ceremony and lent their shoveling expertise to dig the hole for a time capsule, to be unearthed and opened in 2040.

The capsule contains articles of historical significance, including the Center's architectural blueprints and building plans; newspaper clippings written about the Center during the past ten years; a letter from Mayor Tommy L. Hazouri greeting the seniors of the future; a ceramic cup displaying the center's first logo (when it was called The Leisure Place), one of the miniature paintings from the Mary L. Singleton Gallery's current display, and tickets to the plays produced at the Center.

For more information, contact Janet Crozier at Government Programs, 464-1113.



## Making Hay While The Sun Shines

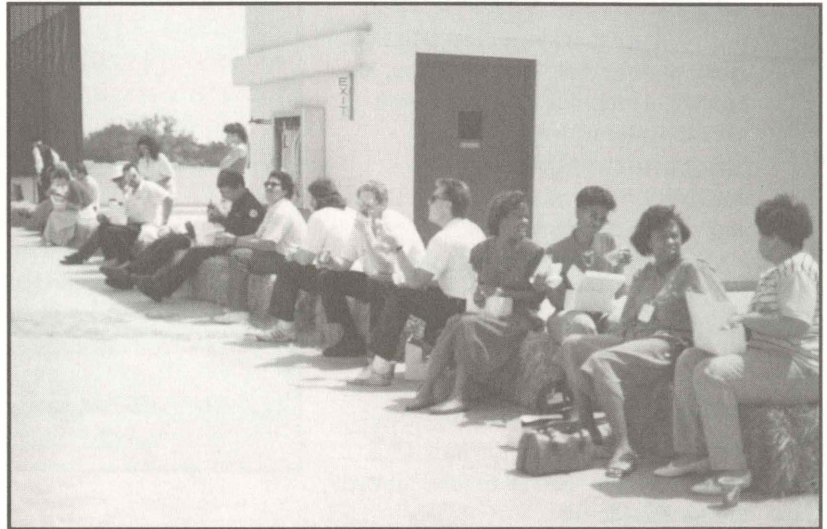
Employees appreciate their barbecue feast and enjoy the rooftop festivities.



*Mary Morgan, Reprographics coordinator, holds a former Prince Charming.*



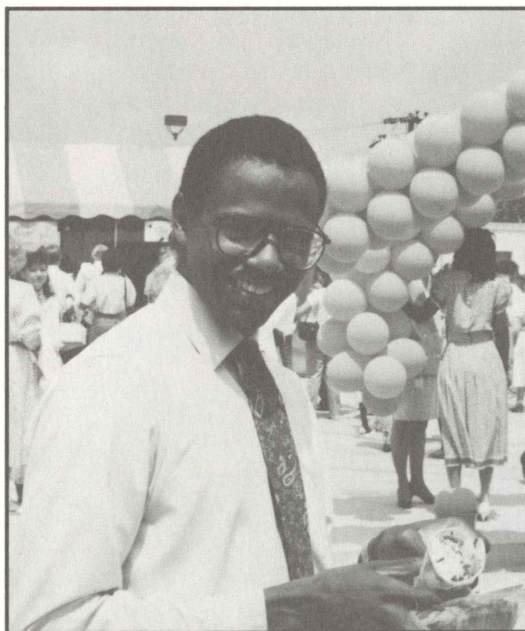
*Joe Giroux, supervisor of Materials Management, thinks about Mickey Mouse.*



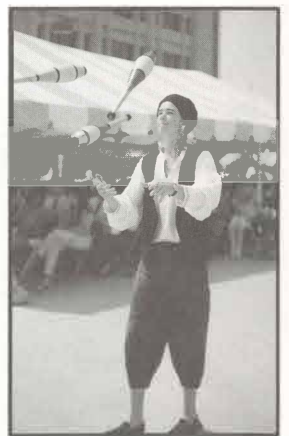
*Sitting on a block of hay, watching the people as they play.*



*Daphne Tirado, executive secretary, and Suellen Torbett, advertising consultant, count their calories.*



*Vicente Ferguson, financial analyst, enjoys an ice cream cone.*



*Teaching the art of successful management.*



## FEATURES

The feature articles should keep you informed about Blue Cross and Blue Shield of Florida, its people and its policies. The feature articles for the past six months are listed below. Please check the ones you read and tell me what you thought about them. For example, were they interesting or boring, easy to understand or too complex, helpful or useless, and so on. If the feature had photographs or illustrations, tell me if you liked them or not.

**January:** On The Move

**February:** What's Your Role

**March:** Excellence

**April:** Access To Care

**May:** Customer Service

**June:** Annual Report: The Production

## SIDEBARS

Several sidebars are in every issue. These include **For Your Benefit**, **Career Corner**, **Manager's Memo**, **Customer Service**, **Town Meeting**, **Health**, and **Take A Bite Out Of Crime**. What is your opinion of these sidebars?

# DEPART- MENTS

In the space provided after each section, write your comments about each of these regular departments. Do you find them easy to understand, relevant and useful personally or professionally?

**The Big Picture** gives you information about all the issues -- health care trends, legislation, national policy and current events -- that may affect the company and your role in it.

**Comments:**

**Employees Only** offers information about the company's financials, policies and programs. It also regularly features stories about personal economics, such as making investments or managing your money.

**Comments:**

**Florida Focus** is all about the news that affects the different regions. Various departments, divisions and regions are featured so you can better understand the company and how it works.

**Comments:**

**In the Spotlight** focuses attention on accomplishments and positive activities of individuals and groups throughout the company. We also welcome new employees and honor those who celebrate years of service.

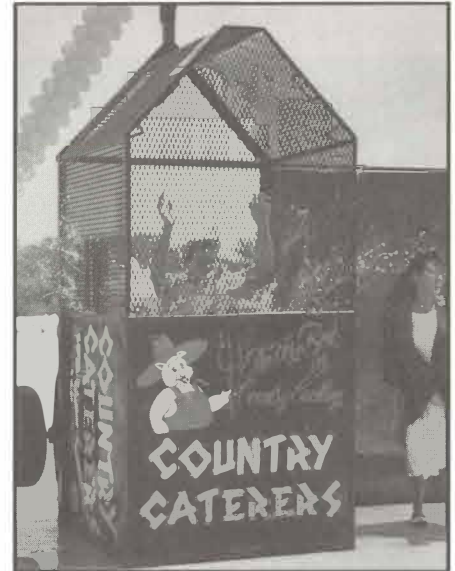
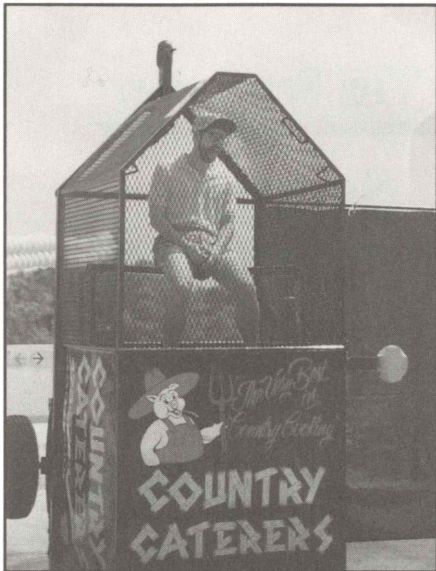
**Comments:**

**PostScript** is a letter from the editor that ends the magazine with a lighter, more personal message.

**Comments:**

**Thanks for taking the time to respond! Return your survey cards to Rejeanne Davis Ashley,  
Profile, BCBSF Public Relations, 532 Riverside Avenue, 3C, Jacksonville, Florida 32202**

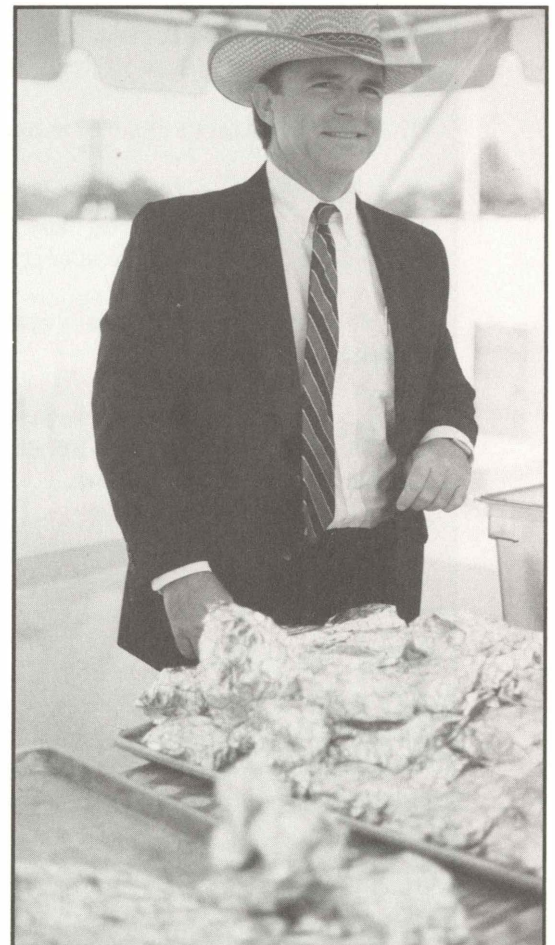




*Michael Legan, Compensation and Benefits analyst, in the dunk tank. Going once, going twice, gone!*



*BCBSF Cowboys Dave Dingfield, vice president of Systems and Information Operations; Mike Jones, director of Facilities and Office Services; Fabian Fuentes, vice president of Product Management; and Judy Discenza, vice president of Actuarial, dish up the barbecue and fixings for the hungry crowds.*



*Hal Fahner, vice president of Corporate Marketing, rounds up a herd of beef barbecue sandwiches.*



*Cool cats Daphne Tirado; Roger Morton, Creative Services; and Deborah Eason, accounting analyst.*





## FOR YOUR BENEFIT

By Bev Ames

### Open Enrollment for Salary Deferral

The Salary Deferral Savings Program is a key benefit that allows you to contribute between 1 percent and 16 percent\* of your salary on a pre-tax basis. Each time you are paid, this percentage is deducted from your check and invested in funds of your choice. Taxes are deferred on your contributions until you withdraw your savings. In addition, Blue Cross and Blue Shield of Florida matches the first 6 percent of your contributions at 50 cents on the dollar. This represents an excellent return on your savings investment.

#### Q. When can I join the program?

A. You may join at the first Open Enrollment following one year of service and age 21. Open Enrollment is held twice each year, in June and December. Enrollment materials were mailed during the first week of June to participants and all others qualified to join.

#### Q. When can I make changes to my account?

A. Both investment changes and savings amount may be made only during Open Enrollment. You can choose one of the funds or a combination of any or all of the investment options.

#### Q. How do I earn the company match of 50 percent for each percentage that I contribute?

A. Blue Cross and Blue Shield automatically makes these matching contributions to your account each month and they are subject to the vesting schedule outlined below.

#### Q. If I leave the company, would I get all of the company matching contributions?

A. You would receive your vested account balance. You become vested at 25 percent per year from your employment date. Therefore, your vested account balance is all of your own contributions, the vested portion of the company contributions and all of the investment earnings.

#### Q. What are the investment options?

A. There are four: The Money Market, Income, Balanced and Common Stock Funds. Both your contributions and the company matching contributions will be invested in the funds you choose.

**Money Market** is the lowest risk investment option. The money that you invest in this fund seeks to provide income at a set, steady rate of return in bank certificates of deposit and short-term government obligations like U. S. Treasury Bills. **The Income Fund** is invested in Guaranteed Investment Contracts issued by large, financially sound insurance companies. This fund ensures the safety of your investment while providing a stable rate of return. **The Balanced Fund** invests in a balance of

Continued on next page

## IN THE SPOTLIGHT

### Service Anniversaries

The following employees (with their job title and location noted) are celebrating service anniversaries in June:

#### 5 years

**Laura B. Adams**, Accounting Analyst B, 11T

**Pauline A. Anderson**, Quality Control Analyst, HMO MIA

**William H. Angel, Jr.**, Customer Service Rep B, 17T

**Stephen K. Brott**, HIS Project Manager, 18T

**Rafael Cabrera, Jr.**, Sales Manager, HMO, MIA

**Linda S. Chianese**, Manager Claims, HOWC, JXM

**Steven K. Dauser**, Project Manager, HMO, PEN

**Brenda M. Ewing**, Senior Small Group Underwriter, GIL

**Sandra J. Fuller**, Supervisor Special Services, Market Field, FTL

**Annette R. Gable**, Secretary A, RIV

**Harvey L. Gee**, Other Carrier Liability Analyst, 9C

**Willie E. Hall**, Customer Service Representative B, 17T

**Treva J. Hillyard**, Correspondence Representative A, SWD

**Teresa M. Kinard**, Clerk B, 16T

**Gerard A. Laurin, II**, Accounting Analyst B, 11T

**Gladys G. Lockett**, Team Secretary Legal, 19T

**Sidney W. Lynch**, HIS Project Manager, 2C

**Stephen D. Macomber**, Director Marketing, HMO, PEN

**Margaret A. Melzer**, Corporate Research Special, FCL

**Renona A. Morales**, Claims Service Rep III, 7T

**Kathleen M. Peaks**, Correspondence Rep B, 5C

**Anthony J. Rizzi**, Manager Micrographics and Reprographics, 4C



**Jeffrey R. Rosnick**, Provider  
Contract Spec., ORL  
**Donna C. Royall**, Senior Telecom-  
munication Specialist, 9T  
**Mary L. Short**, Project Manager  
Technical Services, 9T  
**Paula R. Sili**, Senior Account Ex-  
ecutive HMO, TAM  
**Seneca L. Terrell**, Data Entry  
Operator, 4C  
**Kealoha A. Wheeler**, Correspon-  
dence Rep B., SWD  
**Sophonias B. White**, MD/OD Spe-  
cialist, 3T

#### 10 years

**Roslyn E. Adams**, Supervisor  
Branch Audit PARD, MIP  
**Mariaelena Alvarez**, Auditor IV,  
MIP  
**Levon A. Asbey**, Accounting  
Analyst B, JPO  
**Cherie K. Backer**, Supervisor  
Branch Audit PARD, TMP  
**Patricia C. Brady**, Customer  
Service Rep B, TAM  
**Jacqueline D. Burke**, Supervisor  
Branch Audit PARD, JPO  
**Dorothy Y. Dewar**, Accounting  
Analyst B, SWD  
**Janice A. Martin**, Claims Examiner  
B, SWD  
**Robert S. Richards**, Actuarial  
Analyst, GIL  
**Patrice Y. Robinson**, Customer  
Service Rep B, 9C  
**Shirley A. Soucy**, Customer Service  
Rep B, FTM  
**Nichollette C. Warner**, Manager  
Communications Med B, SWD

#### 15 years

**Peggy R. Bennett, Jr** Health Industry  
Analyst, UBM  
**Margie A. Clayton**, Accounting  
Analyst A, 2C  
**Patty A. Cole**, Customer Service  
Rep B, 7T  
**Peggy S. Decurtins**, Dir Man Sys N  
Methods, 4T  
**Gladys E. Habecker**, Other Carrier  
Liability Analyst, 9C  
**Carmita S. Maldonado**, Claims  
Examiner B, JMA

## FOR YOUR BENEFIT

stocks and bonds and offers a mildly aggressive investment opportunity. The balance of stocks (blue chip) can range from 35 percent to 65 percent of the fund. The remainder of the fund will be bonds. The **Common Stock Fund** is invested in common stock and preferred stock of large companies considered "blue chip" and is considered a higher risk.

More detailed information on the performance results of these funds will be mailed to all eligible employees in your Open Enrollment packet.

**Q. If I have a financial need that arises, may I get my money out of this program?**

A. There are two ways to get money from this program before you retire or leave the company. One is by taking a loan and borrowing your own money. The amount that you may borrow is 50 percent of your account balance less any previous loan balance. You pay yourself back through payroll deduction and the interest is repaid to yourself.

The other is a "hardship withdrawal." The withdrawal is restricted to an IRS-defined term and is limited to 7 reasons that can be verified. They are: • uninsured medical expenses • purchase of a principal residence • rent or mortgage payments needed to prevent the eviction from or the foreclosure on the mortgage of a principal residence • tuition for the next semester or quarter of college education • funeral and related expenses • partial or total loss of income of a spouse.

Since this Salary Deferral Program is a tax-favored program, both the loan and the hardship withdrawal provisions are subject to IRS restrictions. For further information, contact Compensation & Benefits.

**Q. I participated in a similar program with my previous employer; may I rollover these funds?**

A. Yes, if the money is received in a lump-sum distribution and is all pre-tax dollars. The money must be received by IDS within 60 days of the check date.

For those of you who are newly eligible for this Program or are saving below 5 percent of your salary, look for your "Personalized WorkSheet," which will be in your Open Enrollment materials. The "Personalized WorkSheet" provides you with information on how you can earn additional savings.

Remember, if you miss the open enrollment in June, the next open enrollment period for the Salary Deferral Program will be during December, 1990.

If you have questions about this or other programs, call Compensation & Benefits at (904) 791-6923, 6098 or 6408.

*\* Employees earning more than the current IRS limit of \$56,990 for 1990 or \$54,480 for 1989 may not contribute more than 6 percent of their salary.*

## IN THE SPOTLIGHT

**Philip J. Mobley**, Manager EDP Systems & Prog, 12T  
**Patricia D. Nadeau**, Qual Analyst - QC & Analyst PBO, 7C  
**Ngoc T. Nguyen**, Auditor IV, JPO  
**Barry E. Noorigian**, Director Marketing HMO, ORL

### CUSTOMER SERVICE

#### Service Aces

Twenty-three employees were recognized as Service Aces, individuals who were caught doing something right, received recognition for that act, and subsequently caught someone else doing something right.

At a May 16 luncheon coordinated by the Customer Service Work Group, Ken Otis congratulated the following individuals: **William Aberly**, Engineering; **Diane Aldrich**, Local Market Segment, Southern Region; **Susie E. Basso**, Local Market Segment, Northeast Region; **Lori Baugh**, PBO Training; **Sadie Beaufort**, Payroll; **Jerrilyn Brown**, State Suspense; **Adrienne DeLara**, Publix Service Unit; **Marilyn Daughtry**, Membership and Billing; **Patrice Frazier**, Federal Customer Service; **Patsy Gammons**, Direct Membership and Billing; **Carol Gill**, FEP; **Jan Green**, Telephone Information II; **Barbara Hayes**, Direct Under 65 Customer Service; **Barbara H. Johnson**, Employment; **Keith Lewis**, Housekeeping; **Lani Love**, Market Research; **Belinda Mitrosky**, Direct Market Information and Development; **Maureen Moore**, Local Market Segment, Southern Region; **Carol Perry**, Membership and Billing; **Marion Richardson**, Mail Operations; **Brenda Robinson**, Direct Market Claims; **Julie Rountree**, Local Market Segment, Southern Region; **Deanna Shunnarah**, Micrographics.

**Mary H. Peavy**, Customer Service Rep B, 5T  
**Gon D. Pham**, Senior Operator, 8T  
**Bertha L. Scott**, Senior Examiner, 9C  
**Oralee Smith**, Senior Health Services Analyst, UBM  
**Frances E. Tucker**, Correspondence Rep B, SWD  
**Susan Weeks**, Clerk B, 1C

#### 20 years

**Nina M. Christmas**, Hearing Analyst, SWD  
**John J. Edmonds**, Supervisor Accounting, 2C  
**Margaret E. White**, Executive Secretary, UBM

#### 35 years

**William I. Markey**, Account Rep, TAM

#### 40 years

**Joseph C. McGurrian**, Manager FEP, 3T

## New Employees

(Full-time employees hired through April 15, 1990)

**Curtis B. Applewhite**, Supervisor Med A. Claims, JMA  
**Marilyn V. Baldwin**, Commercial Travel Coordinator, 2C  
**Geraldine E. Blieden**, Sr. Technical Analyst, FCL  
**Vernice H. Bridwell**, Customer Service Rep B, 4T  
**Cassandra L. Bullard**, Correspondence Rep B, 4T  
**Stacey M. Calhoun**, Secretary A. GIL  
**Donna Carr**, Temp Employee Administration, 1T  
**Merelee M. Carter**, Clerk B, 4T

**Wanda W. Cash**, Claims Service Rep Trainee, 4T  
**Patricia B. Cheatham**, Claims Service Rep Trainee, 4T  
**Robyn L. Chebba**, Data Entry Operator, SWD  
**Angela E. Cook**, Correspondence Rep A, SWD  
**Angela L. Crane**, Claims Service Rep Trainee, 4T  
**George C. Davey**, Internal Auditor II, JPR  
**Susie M. Davis**, Claims Service Rep Trainee, 4T  
**Rose M. Fitzpatrick**, Clerk D, 11T  
**Anne B. Frizzell**, Associate Actuary, GIL  
**Shirley A. Gardner**, Correspondence Rep A, SWD  
**Robin R. Golden**, Correspondence Rep B, 4T  
**Georgette C. Goodrich**, Customer Service Rep B, 4T  
**Barbara L. Greenberg**, Project Specialist, ER & Empl, 1T  
**Teddi Jean Gryczowski**, Claims Service Rep Trainee, 6T  
**Charles A. Hammakers, Jr.**, **Reda S. Heafner**, Correspondence Rep A, SWD  
**Lalita A. Henderson**, Assoc Programmer Analyst, 10T  
**Richard M. Hollis**, Supv Training Production Unit, 3T  
**Debra E. James**, Data Entry Operator, SWD  
**Rae A. Jones**, Research Clerk B., 6T  
**Brenda D. Kelly**, Claims Service Rep Trainee, 6T  
**Todd A. Knowles**, Control Clerk A, 14T  
**Deborah L. Lunden**, Control Clerk A., 14T  
**Susan W. Luttmann**, Data Entry Operator, SWD  
**Kristina R. Lyncker**, GRP Income Clerk, 2C  
**John K. Lyon**, Internal Auditor II, JPR  
**Timothy J. Mack**, Accounting Analyst A, JXM  
**Sherry H. Martin**, Claims Service Rep Trainee, 6T  
**Nan M. McCan**, Secretary B, 11T



Joseph O. Miller, Training Mgr  
Mkt., 3C

Mario D. Mixon, Control Clerk B,  
5T

Robert E. Nerthling, Supv Med A  
Claims, JMA

Peggy A. Newton, Account Rep,  
JAX

Timothy Nightingale, Sr., Methods  
Analyst II, 15T

Gidget S. Parker, Claims Ser Rep  
Trainee, 4T

Debra W. Pruett, Control Clerk A,  
14T

Brenda A. Pruitt, Other Carrier  
Liability Analyst, 14T

Louie F. Ramos, Shipping Clerk,  
1W

Sherri L. Raulerson, Customer  
Service Rep B, 4T

Dorothy D. Reagan, Q A Reviewer  
HOSF, MIA

Gloria A. Reed, Research Clerk B.,  
4T

Alice M. Rivas, Auditor II, ORP  
Patricia A. Robinson, Clerk B, 6C  
Sandra F. Robinson, Research Clerk  
B, 6C

Floyd E. Rosenberger, Data Entry  
Operator, SWD

Judith M. Ross, Claims Service Rep  
Trainee, 6T

Brenda N. Sanchez Short, Corpo-  
rate Nurse, 3C

Roy R. Saulsbury, Systems Analyst  
II, 12T

Felicia A. Scott, Claims Service Rep  
Trainee, 7T

Darnell Smith, Supv Subscriber Svc,  
6C

Larry H. Spaulding, Claims Service  
Rep Trainee, 6T

Roy H. Spradley, Sr Fin/Op Intern  
Audit, JPR

Easter M. Stokes, Customer Serv  
Rep A, 19T

Patti A. Swearingen, Correspon-  
dence Rep A, 15T

Marion F. Urbano, Mgr Word  
Processing, 2C

Arthur L. Walker, Jr., MDSS  
Coordinator, GIL

Melinda C. Warren, Customer Serv  
Rep Trainee, 5T

Angela L. Whitaker, Claims Serv  
Rep Trainee, 5T

Mark W. Wolfe, Claims Serv Rep  
Trainee, 6T ■

## POSTSCRIPT

### Puppy Chow

By Rejeanne Davis Ashley

As I marked my sixth month anniversary of employment with Blue Cross and Blue Shield of Florida, I remembered my first impressions -- the piles of paper, the bewildering terminology, the incredible variety of doughnuts and cookies at every meeting, the astonishing number and length of meetings, and so on.

After six months, things are the same, only more so. Here are some examples of what I mean.

On my first day, sitting through orientation in Training Room One with a significant number of other new employees, I ate two peanut butter cookies, three chocolate chip cookies and one glazed doughnut, followed by a Coke -- regular, not diet. If fresh fruit had been there, I'd have eaten that instead. Honest. But all I saw was sugar, and that was all I ate. And after that, I don't remember much of what was said, because there was a ringing in my ears.

I guess I missed some really important stuff.

Today, when I went to the cafeteria to fetch a snack, I naturally went straight to the muffin counter, where there are usually good bran or carrot and raisin muffins. Today's special: carrot and raisin muffins, with nuts, even. Good choice, I thought. Lots of vitamins and fiber. I'll be the picture of health after eating one of these.

Then I noticed what appeared to be a film of white paste on top of all the muffins. It was icing. Icing! On a carrot and raisin and nut muffin! Tell me, oh colleagues, does this make sense to you?

My naivete is not limited to food-stuffs. No, I still have plenty to learn about this company. Policies and procedures continue to dog me.

Memos, for example. I remember my first memo. A week or so into my training period, I wrote what I thought was a fairly good memo -- it was simple, straightforward and in English. In hindsight, I should have known it was doomed right then.

After the twentieth revision, when it finally achieved maximum "bluespeak," it was approved for final printing on the official interoffice memo form.

Two hours later, my wastebasket was full of discarded interoffice memos, rejected by higher authorities because I couldn't get the names of the Sender and the Sendee lined up with the To and the From on the form. We are talking millimeters, here -- flea-lengths of space.

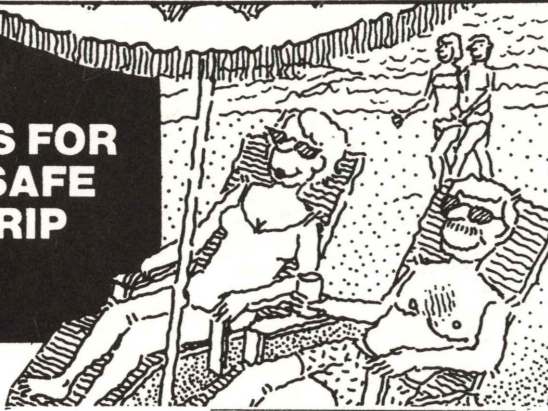
Sad to say, my memos have not improved. But I have a new frame of reference for paper poundage. What used to seem excessive to my naive little self now seems mild in comparison to the amount of paper a major project requires. The annual report, for example. I have an entire file cabinet full of versions of this year's annual report. I'm saving it for the day when paper becomes as scarce as gold. Should be soon. I'll be ready.

Until then, I'll be in a meeting.



**P.P.S:** Send in your survey response! (See inside.) Think of it as an opportunity to unleash your true feelings. Is *Profile* serving your needs? Let me know what you think.

## TIPS FOR A SAFE TRIP



Traveling for business or pleasure? Follow these tips for a safe trip.

- ✓ Carry minimum luggage.
- ✓ Label each piece of luggage with your name and *business address*.
- ✓ Be sure your luggage can be locked.
- ✓ While waiting, keep your luggage close to you.
- ✓ Hold your purse under your arm. Carry a wallet in an inside coat or front trouser pocket.
- ✓ Don't look vulnerable or lost. Walk with a purpose and stay alert to what's happening around you.
- ✓ Leave important non-travel papers, such as your social security and local credit cards, at home.
- ✓ If traveling to a foreign country, photocopy all documents, including passport, credit cards, and tickets, before leaving home and store copies in the hotel safe.
- ✓ Learn the location of hotel exits.

✓ Ask the hotel about the safety of the neighborhood and which areas to avoid.

✓ Ask the bellman for directions and costs before taking a cab.

✓ Use traveler's checks and credit cards instead of cash whenever possible.

### Conventioners

- ✓ Obtain advance information on convention cities—use maps and guides.
- ✓ Remove your name tag when out of the convention area.
- ✓ For women: try to keep important things in suits with pockets; purses are too easy to lose or steal.
- ✓ Know the neighborhood: is it safe to walk alone?
- ✓ Link up with someone at the convention and check up on each other periodically.



**TAKE A BITE OUT OF  
CRIME®**



**Blue Cross  
Blue Shield**  
of Florida

**BULK RATE  
U. S. POSTAGE  
PAID  
JACKSONVILLE, FL  
PERMIT NO. 85**